



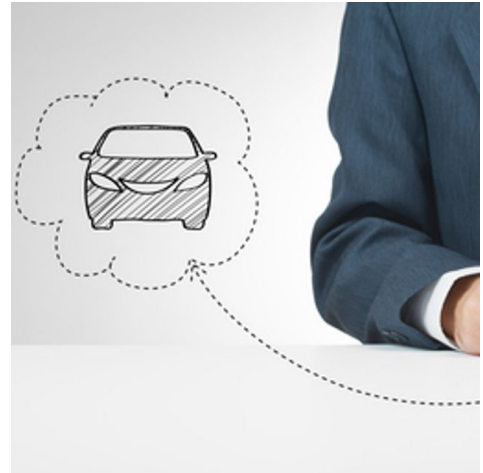
# INSURANCE



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Expemo code:

14CQ-ES96-1HG



1

## Insurance words

Match the words on the left with the definitions on the right:

- |                 |  |
|-----------------|--|
| 1. a claim      | a. a demand for money from an insurance company  |
| 2. a premium    | b. a document detailing the terms and conditions of an insurance contract  |
| 3. a broker     | c. a large payment of money, especially as compensation  |
| 4. a policy     | d. an amount to be paid for an insurance contract  |
| 5. theft        | e. a person who sells insurance from different insurance companies and earns a commission                            |
| 6. a payout     | f. physical harm to something, which reduces its value or usefulness   |
| 7. damage       | g. protection provided against risks   |
| 8. coverage     | h. the action or crime of stealing   |
| 9. a deductible | i. the amount you have to pay out-of-pocket for expenses before the insurance company will cover the remaining costs |





## 2

**Insurance collocations**

Now complete the questions below with the verbs in the correct form.

buy  
pay

cover  
receive

insure against  
reduce

make  
take out

1. What happens if you don't take out an insurance policy on your car?
2. With car insurance, is it better to \_\_\_\_\_ theft, damage, or both?
3. How can you \_\_\_\_\_ your premium without losing coverage?
4. Do you personally have any insurance policies that \_\_\_\_\_ theft?
5. Is it better to \_\_\_\_\_ from a broker or directly from an insurance company?
6. Do you or your family have any insurance policies where you have to \_\_\_\_\_ a deductible before the insurance company pays the rest of the claim amount?
7. Have you ever \_\_\_\_\_ a claim for something?
8. Have you ever or do you know anyone who has \_\_\_\_\_ a compensation payout for something?

In pairs, ask and answer the questions.

## 3

**People in insurance**

Form sentences by matching the people on the left with their activities on the right:

- |                    |   |
|--------------------|---|
| 1. A broker        | assesses the amount of compensation that should be paid after a person has made an insurance claim.   |
| 2. A policy holder | evaluates the risks of insuring a particular person and uses that information to set premium pricing. |
| 3. A third party   | makes a claim with an insurance company.  |
| 4. An underwriter  | pays the premiums and has the right to make claims.   |
| 5. A claimant      | receives insurance protection from someone else who has purchased an insurance policy.                |
| 6. A loss adjuster | will advise you about different companies and their policies.   |

## 4

**Motor insurance dialogue**

Read the dialogue on the next page. What do you think the words and phrases in bold mean?





- Agent:** Good morning. Claims department. How can I help you?
- Claimant:** Hello, my name is Alexander Strauss. My car was involved in an accident earlier today, and I'd like to file a claim on my policy.
- Agent:** Can I have your policy number?
- Claimant:** Yes, it's PL6746382.
- Agent:** Thank you. Could you give me some details about what happened?
- Claimant:** Well, while I was **pulling out** of a parking space, I turned the wheel too early and hit the car next to me. There is some damage to the side of my car and her bumper is also damaged.
- Agent:** Was anybody **injured**?
- Claimant:** No, there was just damage to the cars.
- Agent:** Okay, so this was an **at-fault accident**.
- Claimant:** Yes, that's right. The other driver has my telephone number and a copy of my insurance policy.
- Agent:** Right, let me just check something. **Bear with me a moment**.
- Claimant:** Sure.
- Agent:** Right. Well, you have **liability insurance** so your policy will cover the total cost of damages. The other driver should **file a third-party claim** with us.
- Claimant:** Where should I take my car to be repaired?
- Agent:** We work with a number of authorized service centers in your area. I will send you a list by email this afternoon.
- Claimant:** Okay, thank you.

## 5

**Funny motor insurance claims**

Look at the excerpts below from real car insurance claim forms. Discuss with a partner if you think the claims should be accepted.

1. Going to work at 7:00 a.m. this morning, I drove straight into a bus. The bus was five minutes early.
2. I started to slow down but the traffic was more stationary than I thought.
3. I didn't think the speed limit applied after midnight.
4. I thought the side window was down but it was up, which I found out when I put my head through it.
5. In an attempt to kill a fly, I drove into a telephone pole.
6. Approaching the traffic lights, the car in front suddenly slowed down.
7. The car in front of me stopped for a yellow light, so I had no choice but to hit him.
8. The other car collided with mine without warning.
9. The pedestrian ran for the pavement, but I got him.
10. The pedestrian had no idea which direction to run so I ran him over.

